

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>IN RE:</b>	)	<b>CASE NO: 20-41116-659</b>
<b>STEFFNEE AUSTIN</b>	)	<b>Chapter 13</b>
	)	
	)	<b>Trustee's Objection to Confirmation</b>
	)	<b>Original Confirmation Hearing set for :</b>
<b>Debtor</b>	)	<b>April 30, 2020 11:00 am</b>

**TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN**

**COMES NOW** Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. Per Schedules I and J as filed, the Debtor does not have sufficient income to make the Chapter 13 plan payment.
2. The plan does not represent Debtor's best efforts to repay creditors, 11 U.S.C. § 1325(b), in that:  
The B122C-2 form requires a guarantee of \$66,430.80 to general unsecured creditors. Paragraph 3.9A of the plan does not guarantee this amount and incorrectly states that the B122C-2 form does not require a guarantee.
3. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$4,000.

**WHEREFORE** the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: April 23, 2020

OBJCONF--DSD

/s/ Diana S. Daugherty

Diana S. Daugherty

Standing Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

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**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on April 23, 2020, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on April 23, 2020.

STEFFNEE AUSTIN  
48 NORMANDYDRIVE  
LAKE SAINT LOUIS, MO 63367

/s/ Diana S. Daugherty  
Diana S. Daugherty